



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
Goshen Mortgage LLC as separate trustee for GDBT I  
Trust 2011-1

Order Filed on April 1, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-24156 VFP

In Re:  
Sonya Jeanette Pelham-Lovett,  
Debtor.

Adv. No.:

Hearing Date: 3/19/2020 @ 10:00 a.m..

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: April 1, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

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Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Sonya Jeanette Pelham-Lovett

Case No: 19-24156 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Goshen Mortgage LLC as separate trustee for GDBT I Trust 2011-1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 924 Sanford Avenue, Irvington, NJ 07111, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Dorothy L. Wright, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 11, 2020, Debtor is due for the March 2020 post-petition payment for a total post-petition default of \$3,562.40 ( 1 \$2,069.74, 1 AO @ \$689.24, \$0.91 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$3,562.40 to be received no later than March 31, 2020; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall continue with the cure payments April 1, 2020 per the agreed order dated January 23, 2020 and will continue for three months; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2020, directly to Secured Creditor's servicer, Planet Home Lending, LLC, 321 Research Pkwy#303, Meriden, CT 06450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.



In re:  
Sonya Jeanette Pelham-Lovett  
Debtor

Case No. 19-24156-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2020.

db +Sonya Jeanette Pelham-Lovett, 55 MacArthur St., Iselin, NJ 08830-2107

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 03, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Goshen Mortgage LLC as seperate trustee for GDBT I Trust 2011-1 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor Goshen Mortgage LLC as seperate trustee for GDBT I Trust 2011-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Dorothy L. Wright on behalf of U.S. Trustee U.S. Trustee dorothy.wright@smgpc.com, bknoticesdlw@smgpc.com  
Dorothy L. Wright on behalf of Debtor Sonya Jeanette Pelham-Lovett dorothy.wright@smgpc.com, bknoticesdlw@smgpc.com  
Kevin Gordon McDonald on behalf of Creditor Goshen Mortgage LLC as seperate trustee for GDBT I Trust 2011-1 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7